THE COMMISSIONER OF FAMILIES AND TRADEFARRS Washington, D.C. 20231

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40 2 Transmitted h	merewith for filing is	the patent appli	cation of			
1989 Investor: Patrick D. McCarthy						
PADEMARTIN	SYSTEM FOR MULTIP	MER CASH VALUI	E ACCUMU	LATION		
Enclosed are:						
X One (1) sheets of drawing	3.				
An assign	rment of the invention	- -				
	20 20 20 20 20					
An associate power of attorney.				application.		
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X A verific and 37 C	ed statement to estable FR 1.27. (Two in	ush small entity	status un	den: 37 C	FR 1.9	
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Reg. No. 32,742 Attorney of Record



Patrick D. McCarthy CENTRALIZED CONSUMER CASH VALUE ACCUMULATION SYSTEM FOR MULTIPLE MERCHANTS

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Date of Deposit January 27, 1989

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Enclosures: Form PTO-1082

Patent Application (23 pgs)

Drawing (1 pg)

Declaration, Power of Attorney, and Petition (2 pgs)

Verified Statement Claiming Small Entity Status

- Independent Inventor (1 pg)

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Verified Statement Claiming Small Entity Status

- Non-Inventor (1 pg)

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